

THE CHINOOK ADVANCE

Vol. 20

Chinook, Alberta, Thursday, January 7th 1937

No. 86

| | | |
|--------------|---------------------|--------|
| Oranges | Reg. .25c | .20c |
| Jap Oranges | | \$1.00 |
| Grapes | | .17c |
| Pineapple | 2 cans | .25c |
| Carrots | 4 lbs | .25c |
| Onions | 6 lbs | .23c |
| Package Oats | with Cup and Saucer | .35c |
| Black Salt | | .80c |
| P & G Soap | 6 bars | .28c |
| Honey | 5 lbs | .50c |
| Tomatoes | 2 cans | .27c |
| Raisins | 4 lbs | .57c |

We have a few U F A Apples left.

Acadia Produce Co.

Victims of Calgary Tragedy

Mother Wakes to Find Cottage In Flames, Rushes Out For Aid; Babies Bound Lying Dead In Bed

John Taylor, 1018 Seventeenth Avenue West, Lights Kitchen Fire and Leaves for Work; Ten Minutes Later Mrs. Taylor Aroused By Smoke and Crackle of Flames; Fireman Brings Out Bodies - Another Firefighter Hurt.

Saw Engines, 'Never Thought My Children Were Suffocating'

The three small children of Mr. and Mrs. John Taylor, 1018 Seventeenth Avenue West, lost their lives when fire completely destroyed the interior of their four-room cottage home at 7 o'clock this morning.

THE DEAD

Noreen Taylor, 3 1/2 years.
John Taylor, 2 1/2 years.
Donald Taylor, 1 year.

THE INJURED

Mrs. John Taylor, frost-bitten feet, shock.
Fireman John McDougall, possible leg fracture.

The bodies of the children were found in their beds by Fireman William Cowan of No. 5 fire station, after he had smashed a window and entered the smoke-filled room.

The two elder children were in one bed, while the youngest child was in his crib.

Mrs. John Taylor (nee Mary Clippsham) mother of the three dead children, lived with her parents for a number of years in Chinook before moving to Calgary.

Happy New Year To All

We have decided to continue business here for the coming year and will continue both Hotel and Store, giving service as in the past.

CHINOOK TRADING CO.

| | | |
|-----------------------|--------|------|
| Apples choice | 4 lbs | .25c |
| Peanut Butter | per lb | .15c |
| Dongola Ground Coffee | per lb | .25c |
| Jello - Jelly Powders | 2 for | .15c |
| Delicious " | 5 for | .25c |
| Bulk Cocoa | per lb | .15c |
| Stove Pipes, Elbows | | |
| Coal Oil, Gas | | |
| Lamp Supplies | | |

BANNER HARDWARE AND GROCERIES

BARGAIN FARE

\$3.70

RETURN TRAVEL BY TRAIN

To Calgary

Proportionately low fares from stations between Sibbald and Janet.

Good going

WEDNESDAY and THURSDAY

JANUARY 13th and 14th.

Returning leave Calgary up to and including:

SATURDAY, JANUARY 16th

Good in coaches only. No baggage checked. Children, 5 years and under 12, half fare.

Full information from Local Agent.

W37-18

CANADIAN NATIONAL

NOTICE

The Annual Meeting of the Ratepayers of Chinook Consolidated S. D. No. 16 will be held in the School on Saturday, January 16th, 1937, at 1:30 p. m. for the purpose of discussing the affairs of the district and for electing trustees for the ensuing year.

Signed,

Lorne Proudfoot

Secretary.

Miss Kay Kain who spent the Xmas holidays at her home at Ladue, returned to Chinook Sunday morning.

Wilfred Anderson left on Monday for Morrin.

...

John DeMaere who has been at Nanton for the past year returned home, where he will spend the winter months.

...

Mr. P. Peterson had the misfortune to get his leg broken on Tuesday of last week, while he was engaged in hitching up his team of horses. He was taken to the Cereal Hospital for treatment.

...

Mr. and Mrs. F. Morrell spent Xmas at the home of the former's mother, at Oyen.

Hockey Notes

The first hockey game of the season was played on Dec. 31 between Chinook and O'ral, the local boys winning 11-1. The game however was more even than the score indicates and a fair brand of hockey was dished up considering it being the first game of the season. Both teams seemed to be stronger than last year particularly the Cereal boys who showed better team work. The local boys went on a point getting spree each member securing at least one point. Marcel Massey, Jack Lee, Bill Youell, Maurice Massey, Leonard Youell with two goals each and Earl Robinson with one were the Chinook scorers while Al Waterhouse got Cereal's lone goal.

Miss Agnes Gingles, of Edmonton, spent Xmas at the home of her mother, Mrs. Gingles.

Duncan Roberts, of Edmonton, who visited for Xmas and New Year at the home of his parents, Mr. and Mrs. A. E. Roberts and his sister, Mrs. Lorne Proudfoot left for Edmonton Saturday morning staying for a few days at Three Hills with his sister, Mrs. J. C. Long.

The Ladies' Card Club

The Ladies' Card Club met Tuesday night at the home of Mrs. Massey. Honors were shared by Miss Gay Massey and Miss Kain.

Mr. and Mrs. Alvin S. Rowland, of Aldersyde, arrived Wednesday of last week to spend the New Year holiday with the latter's parents Mr. and Mrs. W. A. Todd.

Miss Duff teacher at Peyton spent the vacation at Blood Indian.

Let us Supply You With Your

Printing Requirements

The Chinook Advance

Call for your 1937 Calendar

We have a fresh stock of "A" "B" & "C" Batteries

Now is the time to bring in your OVERHAUL JOBS. We will have them ready when you need them in the Spring.

COOLEY BROS.

Chinook, Alta.

Phone 10.

PURITY FLOUR

More Bread—and Better Bread and Better Pastry, Too

Looking At Luck

"All our gifts are not by chance, nor is all our luck just something someone else might have had in our stead. A great deal depends on whether we look for luck or look at it."

The foregoing truism was aptly uttered by Norman Macphie in the opening paragraph of an article entitled "It's a Gift" in a recent issue of "Canada Downtown", a business magazine published in Toronto.

The statement instantly releases an inquiring train of thought in the mind. How much are the achievements of mankind, great or small, material or otherwise, attributable to what is commonly called luck, meaning thereby hazard or chance? To what extent are the destinies of man shaped by good fortune?

It does not require much reflection to reveal the answer to these absorbing questions. It is summed up in three or four words: "Very little, if any."

Yet the large number of people who believe that luck is the force that makes the world go round, the dominating factor in the successes of human men, scientists, statesmen and others who make some contribution to human welfare, or even the impulse which brings material wealth to the individual, is astonishing.

To them, the so-called "discovery" of a cure for some dread disease, the power of a statesman to sway his audience, the ability of an industrialist to acquire wealth, is put down to their good fortune. They were just plain lucky or they just happened to be around when opportunity was abroad. The fact that these achievements, these results have behind them a background of years of training, of research, of striving and of untiring work is altogether overlooked.

This was well expressed by Mr. Macphie when he said:

"All of us are acquainted with capable men in business, in politics, and in other departments of our daily life. These are the men of whom we often hear 'They are specially gifted.' We imply that Fate has given them powers denied to other men. Could anything be more misleading? Emerson says: 'He who hath put forth his total strength in fit actions has the richest return of wisdom.' Power is a reward; it does not come to favor one man more than another. Power is generated within us. We make it—

a fresh flowing current, the force of which is the voltage our spirit gives it. "Were the endowments of the great leaders of science and invention chance gifts from Fate? Did Lord Kelvin, Sir Frederick Banting or Thomas Alva Edison come upon their discoveries by chance? Was it not through the self-development that came from the sacrifice of ease and comfort to go prospecting on the 'frontiers' of their professions? Yet we refer to them as 'gifted men'—not 'rewarded' men."

"These men had no more luck in their lives than any three Canadian men experience from week to week. They did not call their work luck. They knew better. But we want to call it luck."

"We want to think that nearly every man who 'gets on' can attribute it mainly to luck. Don't let us deceive ourselves. We know in the frankness of our hearts that many men deserve their success. They gave themselves for the rewards they enjoy. It is a process of earning."

It is not very long ago that a noted scientist, giving a review of achievements, advances and "discoveries" made in the past few decades announced with authoritative positiveness that what has been accomplished at the period under review is but a fragment compared with achievements to come in a like span in the future but he also emphasized with equal assuredness that these achievements will not be accidental. They will not be the progeny of luck or even the fruit of haphazard effort.

Even as to-day, these achievements of the future will be structures reared on the foundation of known fundamental principles of the past and the present, pursued to logical terminations along well defined paths with unremitting effort and painstaking application. They will not be the children of luck or the result of blind probing in the dark. Such is not the way of Nature.

The road to human accomplishment lies not along the path of the pikes.

Old Age Pensions

Scientific Detectives

120,462 Pensioners Enjoying The Benefits Of Government Plan

In a three-month summary of old age pensions in Canada, as at Sept. 30 last, the Labor Gazette disclosed a total of 120,462 pensioners, with the Dominion government's contributions for the three months amounting to \$4,629,241.

The pensioners are distributed by provinces as follows: Alberta, 8,644; British Columbia, 10,480; Manitoba, 11,881; New Brunswick, 8,728; Nova Scotia, 13,410; Ontario, 54,960; Prince Edward Island, 1,693; Saskatchewan, 11,259; and Northwest Territories, seven.

The Dominion government's contributions from the inception of the act have amounted to \$82,343,535.

Main Forecasting Point

Weather Observers To Be Stationed At Lethbridge, Alta.

Lethbridge will be the main weather forecasting point between Vancouver and Winnipeg when the trans-Canada air mail is inaugurated, according to a special despatch received from Ottawa by the Lethbridge Herald. A full staff of weather observers will be stationed there, said the Ottawa report, and forecasts will be prepared every three hours.

The world's greatest market for phonograph records to-day is Japan. The Japanese buy some 10,000,000 discs a year.

Moscow, Russia, has tripled its ice cream output since last year.

PATENTS

A List Of "Wanted Inventions" And Full Information Sent Free On Request. The RAMSAY Co. Dept. 273 BANK ST. 187 OTTAWA, Ont.

Will Study Wintry Blasts

Pilot To Make Airplane Flights At Fairbanks, Alaska

The cause of wintry cold waves will be studied for the first time in aeroplane flights to be made at Fairbanks, Alaska.

Harold Gilliam, commercial pilot, will attempt twice daily until next March 15 to soar three miles above the earth to make observations that are expected to throw new light on the structure of polar continental air. In his aeroplane, Gilliam will carry anemometer, barometer, and other instruments which automatically record temperature, pressure and humidity in the air through which they pass.

A contract with the United States government provides Gilliam will be paid \$60 for each flight that he is able to make according to specifications. The funds will come from money appropriated by the Bankhead-Jones Act, passed by congress to further research in the field of agriculture.

The upper-air observations will be telegraphed to Seattle for use in making the daily weather forecasts. Analyses of the observations are to be made in Washington.

WAKE UP YOUR LIVER BILE—

And You'll Jump Out of Bed in the Morning Rarin' to Go

The liver should pour out two pounds of bile into the small intestine every day. If the bile is not flowing freely, your food doesn't digest. You feel tired, your stomach is full, your head aches, your eyes are sore, and the world looks dim.

A new bore movement down the liver's bile ducts. You need something that works on the liver as well. It takes three days, old Carter's Little Liver Pills to get the bile flowing freely and make you feel up and up. It takes three days, old Carter's Little Liver Pills to get the bile flowing freely and make you feel up and up. It takes three days, old Carter's Little Liver Pills to get the bile flowing freely and make you feel up and up.

Results Were Negative

In Experiment As To Value Of Inoculation For Common Cold

The prevention of the all-too-common cold is a matter of such importance that exceptional interest attaches to an experiment by the Post Office.

To test the value of inoculation by anti-cold vaccine, a large number of volunteers were invited to submit to this treatment.

The test was a decisive one, and was prolonged over three years. Unfortunately it has yielded only negative results. It is curious that man should have been so successful in his warfare against such once deadly diseases as diphtheria, smallpox, and typhoid, yet should have so signally failed in his combat with the common cold.—Overseas Daily Mail.

SELECTED RECIPES

DATE LOAF

Temperature: 300 degrees F. - 325 degrees F. Time: 1 hour.

1 cup chopped dates; 1 teaspoon baking soda; 1/2 cup corn syrup; 1/2 cup boiling water; 1 egg; 1/2 cup brown sugar; 1 teaspoon salt; 1 teaspoon vanilla; 1 1/2 cups Royal House hold flour; 1 teaspoon baking powder; 1/2 cup chopped walnuts; 1/2 cup melted shortening.

Place pitted dates, soda and corn syrup in a bowl. Cover with boiling water and let stand until room temperature. Beat egg until light and add sugar gradually, beating between additions. Add salt and vanilla. Combine with date mixture.

Place pitted dates, soda and corn syrup in a bowl. Cover with boiling water and let stand until room temperature. Beat egg until light and add sugar gradually, beating between additions. Add salt and vanilla. Combine with date mixture.

Note: In making all fruit loaves, if the loaf is removed from the oven ten minutes before the time of cooking is completed, well brushed with melted butter and returned to the oven, the finished loaf will have a soft crust and the flavour will be greatly improved.

Recipe by Mildred Mae MacKenzie Copyright.

HAM SOUFFLE

1 1/2 cups milk, scalded
10 Christie's Soda Wafers, crumbled fine

4 tablespoons melted butter
1 cup chopped, cooked ham
Pepper and prepared mustard
2 egg whites

Pour milk over crackers and soak until soft. Add butter, ham and seasoning to taste. Fold in stiffly beaten egg whites. Fill greased individual baking dishes two-thirds full with mixture and bake in a moderate oven (375 degrees F.) 20 minutes. Remove from molds and serve with tomato sauce. Six portions.

Aids Welsh Children

Sixty thousand needy children of South Wales and Monmouthshire found their Christmas stockings plentifully filled. An anonymous Londoner sent emissaries around the distressed areas weeks before to ascertain the names and addresses of little ones for whom Yuletide would otherwise bring no seasonal gift.

The state in which you leave the bathroom is a key to the kind of home you were brought up in.

Canada's Air Mail

Amount Of Mail Carried Reached A New High Peak In 1936

Canada's air mail for 1936 reached a new high of at least 1,250,000 pounds, post office officials estimated.

That figure, showing a marked advance over the total of 1,189,000 pounds for 1935-36, practically doubles that of two years ago, 691,000 pounds, the record up to that time.

Departmental officials were not only gratified at the increase but felt the amount of mail carried was noteworthy in itself, since it was largely made up of mail to and from isolated areas which would produce much less mail if forced to depend on slow overland service. That is, a considerable part of the total was mail created by the existence of air mail service.

Canada's air mail thus continues to be essentially a "backwoods" service, tapping all the important mining areas, providing rapid mail delivery for remote districts, as well as winter service for sections otherwise cut off for the season. Inter-city service, which is the backbone of air mail service in every other country, is still a thing of the future in Canada but may become an actuality if the government decides for a trans-Canada route such as mooted recently.

Continued increase in air mail tonnage is attributed to a number of factors: General upswing in business, expansion of the mining industry, growing popular appreciation of the economical speed of air mail and establishment of several new air services during the year.

Nine new services have been inaugurated since last May and two more will be added about Jan. 10 out of Fort St. John, B.C., to Fort Graham and Fort Nelson.

Two additions have been made in Saskatchewan. The service from Prince Albert to Ile a la Crosse was extended to La Loche. A supplementary line was put into Goldfields, on the north shore of Lake Athabasca, from Prince Albert, addition to the service already connecting with Edmonton.

Protection Not Adequate

Only 118 Guns Guard Security Of British Empire

The whole security of the British Empire depends upon 118 guns.

There are many thousands of guns, large and small, in the Army and Navy, and great reliance is placed upon the rapidly growing air forces, but in the final analysis the safety of the Empire depends upon just 118 guns.

At the present time the British navy has ten battleships and three battle cruisers. The merchant ships—there are more of their class building—carry 100 15-inch guns and 18 16-inch guns. They are the decisive voice in any big battle at sea. And what a voice they roar with. All the other guns of the navy are mere sideshows by comparison with them.

They are, in fact, simply there to see that the battleships are not sunk. For the loss in battle of the 118 guns would spell simple, complete, inescapable defeat.

They must get to where they are wanted, and they must not be lost. These ships are not fast compared with the light cruisers and destroyers, only 23 knots an hour which they can do in any weather, but, says C. A. Lyon in a remarkable article in *London Beaverbrook's Sunday Express*, they are as near indestructible as anything in the world can be. You can bomb them, torpedo them, and shell them. Almost everything the eye can see—bridge, derricks, boats, deck—can be blown to bits.

The ship will look a wreck, and yet nothing vital will have been damaged, and the big guns will keep on firing. It is said that it would take three torpedoes exploding at the same spot to sink a modern British battleship.—St. Thomas Times-Journal.

A Fine Point

False teeth are part of the owner's body when they are in his mouth, but in his pocket they are personal property, an appellate court in Los Angeles ruled. Walter A. Merrill, film actor, contended the teeth were lost from his pocket, and sought to collect a personal property insurance policy.

"Believe me," said the comedian, "when I do my stuff on the stage they are not there."

"How wonderful!" cooed the pretty young thing. "Are you a lion-tamer?"

He: "You're thinner, aren't you?"
She: "Yes, I've lost so much weight you can feel my ribs."

He: "Gee, thanks."

If a little glycerine is rubbed round the rim of the saucepan, milk will not boil over.



THE ROYAL BANK OF CANADA

General Statement, 30th November, 1936

| LIABILITIES | |
|--|------------------|
| Capital stock paid up..... | \$ 35,000,000.00 |
| Subsidiary coin held in Canada..... | 20,512,512.32 |
| Reserve fund..... | \$ 10,000,000.00 |
| Balance of profits carried forward..... | 1,913,796.49 |
| Loss Account..... | 13,961.44 |
| Dividends undistributed..... | \$ 21,613,796.49 |
| Dividend No. 197 (at 8 1/2 per annum), payable 1st December, 1936..... | 700,000.00 |
| | 22,626,797.93 |
| Deposits by and balances due to Dominion Government..... | \$ 326,181.23 |
| Deposits by and balances due to Provincial Governments..... | 8,990,668.72 |
| Deposits by the public not bearing interest..... | 310,384,198.04 |
| Deposits by the public bearing interest, including interest accrued to date of statement..... | 88,418,724.48 |
| Deposits by and balances due to other chartered banks in Canada..... | 160,679.71 |
| Deposits by and balances due to other chartered banks in the United Kingdom and foreign countries..... | 11,138,715.43 |
| Notes of the bank in circulation..... | 746,764,498.25 |
| Bills payable..... | 20,512,512.32 |
| Letters of Credit outstanding..... | 185,280.46 |
| Liabilities to the public not included under the foregoing heads..... | 357,209.84 |
| | \$855,588,457.96 |
| ASSETS | |
| Gold held in Canada..... | \$ 4,951.82 |
| Subsidiary coin held in Canada..... | 1,399,426.88 |
| Gold held elsewhere..... | 947,243.40 |
| Subsidiary coin held elsewhere..... | 4,951,055.41 |
| Notes of Bank of Canada..... | 7,814,504.89 |
| Deposits with Bank of Canada..... | 88,418,724.48 |
| Notes of other chartered banks..... | 168,771.39 |
| Deposits and bank balances due to other chartered banks..... | 27,171,201.77 |
| Cheques on other banks..... | \$ 26,239,243.85 |
| Deposits with and balances due by other chartered banks in Canada..... | 2,674.06 |
| Due by banks and banking correspondents elsewhere than in Canada..... | 61,552,181.71 |
| Dominion and Provincial Government direct and guaranteed securities maturing within two years, not exceeding market value..... | 87,794,099.62 |
| Other Dominion and Provincial Government direct and guaranteed securities, not exceeding market value..... | 112,378,612.60 |
| Public securities other than Canadian, not exceeding market value..... | 129,263,816.59 |
| Other bonds, debentures and stocks, not exceeding market value..... | 9,898,124.63 |
| Call and short loan..... | 11,990,137.17 |
| Canada on bonds, debentures, stocks and other securities..... | 29,643,176.63 |
| Call and short loan..... | 26,154,218.66 |
| Call and short loan..... | 14,624,258.00 |
| Current loans and discounts in Canada, not otherwise included, estimated loss provided for..... | \$513,120,373.76 |
| Loans to cities, towns, municipalities and school boards..... | \$175,872,378.48 |
| Loans to cities, towns, municipalities and school boards..... | 1,986,024.22 |
| Current loans and discounts elsewhere than in Canada, not otherwise included, estimated loss provided for..... | 10,127,376.38 |
| Current loans and discounts elsewhere than in Canada, not otherwise included, estimated loss provided for..... | 105,418,451.69 |
| Non-current loans, estimated loss provided for..... | 5,589,727.49 |
| Bank premises, not more than their book amounts written off..... | 256,765,339.16 |
| Real estate other than bank premises..... | 15,661,057.19 |
| Real estate sold by the Bank..... | 2,698,278.72 |
| Liabilities of customers under acceptances and letters of credit as at 30th November, 1936..... | 799,617.63 |
| Shares of and loans to controlled companies..... | 21,130,000.00 |
| Deposits with the Minister of Finance for the security of note circulation..... | 3,331,444.19 |
| Other assets not included under the foregoing heads..... | 1,635,201.25 |
| | \$855,588,457.96 |

NOTE:—The Royal Bank of Canada (France) has been incorporated under the laws of France to conduct the business of the Bank in Paris, and the assets and liabilities of The Royal Bank of Canada (France) are included in the above General Statement.

M. W. WILSON, President and Managing Director. S. C. DORSON, General Manager.

AUDITORS' REPORT

TO THE SHAREHOLDERS, THE ROYAL BANK OF CANADA: We have examined the above Statement of Liabilities and Assets as at 30th November, 1936, with the books and accounts of The Royal Bank of Canada, and find that the same are correct and that the assets and liabilities are correctly stated. We have also examined the cash and the securities representing the Bank's investments, and find that the same are correctly stated. We have also examined the cash and the securities representing the Bank's investments, and find that the same are correctly stated.

We have also examined the cash and the securities representing the Bank's investments, and find that the same are correctly stated. We have also examined the cash and the securities representing the Bank's investments, and find that the same are correctly stated.

W. GARTH THOMSON, C.A., of Montreal, and J. H. McLEOD, C.A., of Toronto, Auditors.

Montreal, Canada, December 22, 1936.

PROFIT AND LOSS ACCOUNT

Balance of Profit and Loss Account, 30th November, 1935..... \$ 1,699,554.65

Profits for the year ended 30th November, 1936, after providing for Dominion and Provincial Government securities amounting to \$998,576.59 and after providing for Reserve provision for all Bad and Doubtful Debts has been added..... 3,594,241.84

APPROPRIATED AS FOLLOWS..... \$ 5,113,796.49

Dividend No. 194 at 8 1/2 per annum..... 700,000.00

Dividend No. 195 at 8 1/2 per annum..... 700,000.00

Dividend No. 196 at 8 1/2 per annum..... 700,000.00

Dividend No. 197 at 8 1/2 per annum..... 700,000.00

Contribution to the Pension Fund Society..... 200,000.00

Appropriation for Bank Premises..... 20,512,512.32

Balance of Profit and Loss carried forward..... \$ 5,113,796.49

M. W. WILSON, President and Managing Director. S. C. DORSON, General Manager.

Montreal, December 21, 1936.

Geologist Wins Medal

American Scientist Gives Award To Toronto Professor

Dr. Arthur Philomen Coleman, professor emeritus of the University of Toronto, was announced as recipient of the 1936 Penrose Medal of the Geological Society of America. The University of Cincinnati announced that it had awarded the medal to Coleman in recognition of eminent research in pure geology and of outstanding original contributions or achievements which mark a decided advance in the science of geology.

Defendant at Highgate Police Court yesterday, I was then placed under arrest by a police jockey.

Solicitor: There is no such thing as a police jockey.

Defendant: Well, he was on a horse, anyway.

Point Barrow, Alaska's northernmost town, has not recorded a temperature lower than 64 degrees below zero in 40 years, while Montana has recorded temperatures of 68 below.

Chauncey Jones, a New England watchmaker, was the first to see the advantage of brass over wood for clock works, and was the first American to make them of this metal.

Death Rays For War Are Not Feasible States Scientist

"Death rays" as engines of war are "imaginatively possible" but science to-day is generally unaware of their practical preparation, according to Prof. G. Russell Harrison, Massachusetts Institute of Technology experimental physics research laboratory director.

He said radium rays or X-rays of high voltage were fatal at close range, and that an electro-magnetic radiation could explode fulminate, but that he knew of no ray that would operate at any considerable distance.

Not Settled Yet

The Durham, Ont., Chronicle recently printed two editorials on "What's Wrong With The Church?" and a minister in the same town followed with a sermon on "What's Right With The Church?" which the newspaper printed in full. It is unfortunate, however, neither question is yet settled.

Educators take a long step forward when they stop telling their charges what to think and try to show them how to think.

The Bank of England commenced active operation on Jan. 1, 1695.

..chest COLDS



Thou Shalt Not Love

— A NOVEL BY —
GEORGIA GRAGG
CHAPTER XIII.

The lovely country home of the Dales was filled with friends of Michael's and Stephanie's. It was a gay party.

As far as Starr was concerned, she realised after her arrival with Lance Marlowe that there might have been only four people there: Michael, Stephanie, Lance and herself. A drama was being woven about those four of which the other guests never dreamed.

On the surface Starr Ellison had never appeared so lovely, so gay, so transparently brilliant, nor so desirable.

Starr and Lance had arrived rather late; giving Starr barely enough time to dress for dinner. She wore a shimmering, sparkling frock as silvery as the moonlight on the terrace. Her only piece of jewelry was a bracelet. A bracelet three inches wide, not solidly with marvelous diamonds about a band of fire opals which everyone some time during the evening remarked must have cost a fortune.

It gleamed against her bare arm like a beacon. Lance saw it as she descended the wide staircase. He was not near enough to speak, but Starr saw the flames of desire leap in his eyes. He understood. When this house party was over she was his! Cleverly she had managed to defer the wearing, or the not wearing, of that bracelet until the first night of Stephanie's party in her Westchester home.

Stephanie saw the bracelet immediately, too, and gave vent to a quick cry of admiration. "Starr!" she cried—it was on Michael's advice that she had ceased calling Starr "Miss Ellison" and was calling her by her first name, as befitted a hostess to an intimate guest. "Starr! How perfectly beautiful! How utterly gorgeous! Fire opals, aren't they? Um, rare— But do you know I've seen another just like it? That June Garfield, the dancer in the Sunnyside Review, has one!" Stephanie turned and called to Lance: "Remember, Lance? She used to be a friend of yours, didn't she?"

Starr winced. For a second her lip quivered beneath its bold, light colour. Stephanie's inference was so obvious. Lance looked away quickly as Starr's sweeping black eyes sought his. She was remembering—"Fire opals. . . they just suit you, you lovely creature of fire and ice." How ungallant of Lance to present her with a bracelet which was an exact duplicate of the one worn by her predecessor. Or was it a whim of his—to brand his light of loves alike? Like bartered women in a harem! Possibly it was not so difficult to get fire opals, after all. Cartier's might have a standing order for them.

Michael did not speak, looking on as he lounged against the wall near the foot of the steps, but Starr sensed that he, too, understood the significance of that bracelet.

He was marvelously handsome to-night, so tanned and fine and young and strong that it hurt Starr's heart just to look at him, knowing that she could not pull her eyes away. Handsome, yes, but different from his usual self, somehow. He did not in the least have the look of a happy, accepted lover. A certain buoyant quality which had been present in the stranger Starr Ellison had run across

on Fifth Avenue that day was missing. And in twenty-four hours Michael Fairbourne had most positively aged.

This was their first meeting since Starr had sent him away from her in a passion. The deep grim lines she had seen in his face then still remained.

To get away from that look in his face and eyes, Starr threw herself into all the merriment there was about. She was the gayest of the gay. During dinner, she was thankful that Michael was at the far end of the table beside Stephanie, and she ran on feverishly with her famous sarcastic quips and witticisms all through the meal. It was not until dinner was over, and they were setting up the bridge tables for those who wished that diversion while in the great drawing room the radio was already making music for the dancing that for a moment in passing, Lance's bracelet, Starr caught in the hall. He touched the glittering bauble on her wrist and said harshly: "You're doing well for yourself, Starr."

Her cheeks burned. "So glad you approve!" she mocked.

"I didn't say I approved!" Michael flung back at her furiously.

Instantly each of them was on the defensive again, daggers unsheathed, flames clenched, in a spasmodic flare of their old battle.

"It's none of your business!" Starr flamed. "I've told you that!"

"I don't want it to be my business!" Michael flung back at her. "If I only didn't feel so damned responsible—and I know what damned foolishness that is!"

"You should worry, darling," Starr drawled in her most maddeningly disdainful accents. "Though any man might be annoyed if his brilliant brain had given birth to a mysterious Egyptian—princess, shall we say—and then discovered she was a nice little female Frankenstein!"

"Shut up!" growled Michael, glaring, and Starr obeyed by letting her musical laugh ripple out.

The appearance of one of the men to claim Starr as a partner for the first dance put an end to that particular battle. Starr had the last word, woman-like. She said over her shoulder, as her partner led her away: "I do hope you'll be very, very happy in your married life, dear Michael-Hassan. Marriage, they say, is so broadening."

Then she was whisked away from him, a dazzling figure in her silver frock and the wide band of diamonds and fire opals that caught back every light reflection, as mocking as her own actions and voice. Her laughter floated back to him above the music.

Lance cut in on Starr's partner before they had half cleared the room. Marlowe had been across the table from Starr at dinner, had been given no opportunity of a private word with her, which had been maddening in his eager state of mind.

His arms closed about her. All his very pressure of those arms he said that. There was a kind of suppressed excitement about him. His fingers could not keep from caressing Starr's soft flesh. His sleek black head bent over hers, close to the cameo cheek. He murmured:

"My beautiful Starr—mine! You've made me the happiest man in the world tonight, darling!"

He swung her down the length of the beautiful room in the rhythm of the dance. The music was a slow waltz. The lights were dimmed and rosy-hued. Though it was September it was a lovely night with just a hint of nip in the air, and the high French windows were open. Through them could be seen a pale moon riding high in the star-studded sky. It sifted through the luxuriant foliage of the rambling rose vines which climbed over the wide verandah out-

side, though the roses were long since gone—the roses without which no Westchester home would be complete. It touched with silver fingers the hardy, pale moonflowers that had not given up the struggle. . . . Moonlight and moonflowers, a beautiful girl, a touch of mystery, romance. . . . Michael was somewhere outside there with Stephanie. . . . Starr was listening to Lance Marlowe repeat his well-learned lines, in a tiny world to themselves.

Suddenly a touch of scorn edged Starr's smile. "I suppose you told that same thing to June Garfield the first time she wore your bracelet?"

Anger as swiftly clouded Lance Marlowe's face, replacing the too obvious tenderness. He held her a bit away from him, looking steadily into her eyes.

"Look here, Starr," he said, his declaration of independence unmistakable. "I've never pretended to be any one woman's man. I never gave you any such idea. Any girl who travels my way knows exactly how she stands with me. There's no need for melodramas—and certainly it's

a bit laughable, that, isn't it? Coming from you?"

So that was that. Plain out—just like that. Starr bit her lip. She was conscious that she was making a fool of herself. Conscious of a frightening feeling of being drawn deeper and deeper into a mire from which there was no escape. . . . Michael and Stephanie were together out in the moonlight.

Lance's mood changed with that swift volition which was his chief charm. His voice purred against her ear as he drew her close to him again:

"I've waited so long for you, Starr! And now at last you're going to be all mine!"

The music was a taunting rhythm in her ears. The dreamy waltz had something the touch of a dirge. Here was the end of her stalling. She realized it. There would be no more delays, on any account. She had waited long enough. She would give him her answer of her free will and accord. She must pay the price at last.

The rest of her dancing hours were hazy. The party went on. It was a very mirthful, sparkling party, a huge, unquestionable success. Everybody said so, so it must be so. Through it all moved the figure of a woman on light dancing feet, whose gay laughter was most infectious of all, but a woman who realized she was a ghost at the feast. A woman like a flash of silver, with blazing diamonds and rainbow-hued opals like a desert sunset on her arms. . . . Most reckless, laughing, devil-may-care, impudent, disdainful, headless-of-another-day of them all. A woman moving through them all, and through the measures of the dance, scarcely knowing that she did, passionately seeking it all as an anesthetic—who had suffered almost beyond human endurance.

Only little things here and there stood out in her memory of that crazy night.

Michael's drawl, his voice pitched for her to hear: "And the new book will have them rolling in the aisles. . . . Oh, of course there won't be a movie, though she wouldn't be so bad—the censors, you know."

Lance, whispering: "I'll make you love me—you'll know you were never alive before—"

And Stephanie's high-pitched voice, so over-anxiously high-pitched: "Did you see we can have his yacht to go anywhere on the earth and seas we please. Talk about your Barbara Huttons, or your Doris Dukes! What do you think of Hawaii, Michael?" A deep caustic sigh that carried so devastatingly upon the paradise of love! Everybody who knows says it's the only place for a real honeymoon—flowers, and a silver beach, music, languor, leis. . . . Some people say you can have a marvelous honeymoon aboard a yacht off Miami, and stop off for the races and all that, or Nassau, or Havana with the scortillas and the mantillas and the guitars—But I've always said, give me Hawaii, or maybe the South Seas. . . .

(To Be Continued)

Archery To The Fore

Ancient Sport Has Its Re-Birth In Vancouver

The twang of the bow string and the whistle of the arrow as it flies toward the colored circles of the target is now heard in Vancouver as the ancient sport of archery saw its re-birth in that city.

Under the guidance of Ian Eisenhardt, provincial director of recreation, a very physical education in British Columbia, classes are being held at an archery range established in a department of national defence drill hall. Ed. Bernott, Vancouver bowman of more than average skill, is instructor.

Various attempts since 1929 to establish archery contests failed until the sport was revived in the summer of 1935 with classes at a Stanley Park range.

Think Of Seven Hundred

And then there was the leisure-loving colonial gentleman who said he was glad he wasn't old King Solomon.

"Whaffer yo' has dat 'pinion?' asked a friend.

"Fuh," the weary one replied, "hunting up washings foh one wife keeps me plenty busy."

American match manufacturers first got out those cardboard books of matches back in 1890 but they were a flop, failing to catch on with the public at the time.

"Now, be careful, and tell me . . . where were you on the night of Saturday the 14th?"

"In the bathtub, of course."

China's steady shift to foreign styles clothes is booming the woolen industry.

"I WAS ALL NERVES"



Pierre's Favorite Prescription is just the vegetable tonic needed. Read this: Mrs. William Hoy of 14 Polson Road, 162 Cambridge, Ont., said: "I was all run-down and seemed to be 'all nerves.' I did not feel at all well. I could not do a day's housework. I was tired and nervous. I decided to try Dr. Pierre's Favorite Prescription. It interested me and did me of that run-down, upset condition." Buy now!

An Old Style Banquet

Was Held In Tower Of London With Eighty Guests

Eighty people sat down to dinner recently in the Tower of London with a single thought.

What does stuffed swan, boar's head, seethed turbot and bragget suck taste like?

The feast comprised dishes to which the trencherman of the Middle Ages did justice in the days when the tower was used as a royal palace and the guests used to rise from a groaning board to wager on combats between lions and bears.

The form of this menu followed that of the archbishop of York on his enthronement in 1466, and of Sir John Neville's feast to his daughter, Elizabeth, on her marriage in 1546.

The giant haunch of venison was obtained from the king's forest, and the majestic swan from the royal swamplands.

The swan was described in the Order of Ye Feast as "Ye Swanee Echoe with Five Nicks." These nicks in the swan's beak denoted that it could only be killed by royal consent.

The huge boar's head, complete with tusks, was brought from the Black Forest in Germany, while the bragget, a medieval concoction of ale and honey, was brewed by the beadle of Barnstable.

The banquet was held by the general commissioners of taxes of the lower division to celebrate the 43 years service as a commissioner of their chairman (Mr. Harry Machin).

Now Has Fine Collection

British Museum Presented With 84 Species Of Spiders

The British museum has been presented with males and females of 84 British species of spiders by W. Falconer, a retired schoolmaster, of Waterloo.

Liverpool, who began spider hunting 40 years ago. His gift makes the museum's collection one of the finest in existence. He said: "I have discovered four species new to science, and I have more than 400 specimens, but I am still 200 short of a complete collection."

"No, we don't hunt them with nets," he smiled. "I use an umbrella. Inverted it makes the perfect receptacle for spiders shaken out of leaves and dead moss."

"My searches have taken me to some of the most beautiful country in England, usually in unfrequented places, for man is the greatest enemy of the spider, destroying his natural haunts."

Educational Films

Compulsory educational films, lasting from eight to 12 minutes, will have to be shown at the beginning of each performance in Turkish theatres under the provisions of a new bill which has just been drawn up. Some of the films will be produced in Turkey. They will depict various aspects of town and country life, with an aptly pointed moral.

Doctor's Bride—Darling, isn't the sky and moon beautiful tonight? Groom (dreamily)—Yes, dear; that cloud poised over the mountain peak is exactly the color of a diseased liver.

Keeps His Eyes Open

Head Of British Secret Service Guides And Directs Spies

One man in Great Britain is keeping a vigilant eye on what is happening in other countries. He is Sir Robert Vansittart. His official title is Under-Secretary of State for Foreign Affairs.

Sir Robert's real job is head of the powerful and efficient British secret service. He is the man who guides and directs the spies who are constantly at work in other lands. Sir Robert is said to be the only man who knows the identities of all the espionage operatives.

Every now and again there is a spy scare and a number of secret service agents are arrested. Sometimes it is one nation which effects the coup, at other times some different country runs the spies to earth.

Many strange happenings occur under the guise of secret service. People disappear suddenly, never to be reported again; money is spent and no questions are asked about where the funds went; tips are received from mysterious sources, some of which are reliable and others of which are just blind trails.

But Sir Robert is the brains and head of the whole service for Britain. In these anxious days, he is kept on his toes and his men and women, for many spies are women, are driven constantly to be more and more alert.

By knowing what the other fellow is doing, Britain hopes to checkmate every move against her.—W. L. Clark, in Windsor Star.

Aiding Economic Recovery

Canada's Income From Forest Industries Higher Last Year

Forest industries are making a major contribution to Canada's movement towards economic recovery, in the opinion of Hon. T. A. Crerar, minister of mines and resources.

The national income from forest industries in the year 1936 has been estimated at close to \$250,000,000 compared with \$197,783,000 in 1935. Increased newspaper production and expansion in the export of lumber, particularly from British Columbia, account for the improvement.

"During the last fiscal year the exports of wood, wood products, and paper were valued at \$181,832,000 and imports at \$23,272,000, providing a favorable balance of \$158,560,000," said Mr. Crerar.

The domestic demands for lumber have been rather slow to respond to the general economic advance, he added, but it was expected this demand would be materially increased by activities under the Dominion Housing Act and the home improvement plan inaugurated by the Dominion government.

An Old Quarrel

Started In 537 B.C., Fend Is Still Going Strong

The first marriage in several years was celebrated in the Samaritan colony in Nabulus, Palestine, where live the few survivors of a once great race whose name is perpetuated in one of the parables of Jesus.

The Samaritans have refused resolutely for 2,500 years to inter-marry with other races and are rapidly dying out. Fewer than 200 remain.

The sect also has kept alive a quarrel with the Jews, which they say started in 537 B.C., when the tribe of Judah, returning to Jerusalem from exile, spurned the offer of the Samaritans of help in rebuilding Solomon's temple.

According to scientific calculations, a fly makes 330 wing strokes a second; a bee, 240; a wasp, 110; a dragonfly, 28, and a butterfly, 8. The grace of the butterfly is enhanced by its slow wing motion.

Largest collection of flats in Europe will be erected at Leeds in a slum clearance project.

PRICES CUT

Glasses \$2.95 Low as \$2.95



SEND NO MONEY Let us prove how perfectly these new clear sight glasses will enable you to read the finest print—to sew and work in comfort—for as for distance. Just try them. If you are not absolutely satisfied that these spectacles are better than those sold elsewhere at much higher prices—just return them. No obligation.

Just Mail This Coupon

GREAT WEST OPTICAL CO.

Dept. 64, Toronto

Please send me particulars of your new "Marvel Sight" glasses and FREE home sight test chart.

Name

Address

City

State

Age

Little Helps For This Week

Pure religion and undetected before God and the Father is this. To visit the fatherless and widows in their affliction, and to keep himself unspotted from the world. James 1:27.

Not to ease and aimless quest. Doth that inward answer tend. But to works of love and duty. As our beings' end.

It is surprising how practical duty will enrich the fancy, and action clear and deepen the affections. Indeed no one can have a true idea of right until he does it, any genuine reverence for it until he has done it often and with cost, or any peace ineffable until he does it always and with cheerfulness. If you feel that the best affections are but transient visitors, and the heavenly spirit a stranger to your heart, do not go in distant quest of them, but remain quiet and the divine guests will enter.

Historic Dock To Go

For 300 Years It Housed Ships For Cleaning And Refitting

Fountain Dock, 300-year-old link with the Mayflower, is to be demolished.

The oldest and most historic site in London on the banks of the muddy River Thames will soon be covered with a towering, modern warehouse and wharf.

Once the Mayflower, the gallant little ship that bore the pilgrim fathers to America, lay in Fountain Dock to be refitted. Once the dock housed the Fighting Temeraire.

For 300 years, it is said, the booms of the dock have wedged the hulls of thousands of ships, both sail and steam, which have needed cleaning and refitting.

Paid High Compliment

British Member Praises Work Of Major Gladstone Murray

The name of Major Gladstone Murray, general manager of the Canadian Broadcasting Corporation and a former official of the British Broadcasting Corporation, was mentioned recently in the House of Commons during debate on the B.C.C.

H. B. Lees-Smith, Postmaster-General in the last Labor Government, said he believed Major Murray, next to Sir John Reith, Director-General of the B.C.C., was the most important broadcasting official in the British Empire.

Not A Bad Idea

Daddy was confined to the house with influenza, and mother was busy sterilizing the dishes which had come from the sick-room.

"Why do you do that?" asked four-year-old Donald.

"Because, dear, Daddy has germs, and germs get on dishes. I boil the dishes, and that kills the germs."

Donald turned this over in his mind for several minutes, then: "Mother, why don't you boil Daddy and get it all over at once?"

Stop Scratching

RELIEVE ITCHING IN A Minute Even the most stubborn itching of eczema, hives, rashes, which the best doctors and other skin specialists quickly yield to Dr. D. D. Prescription. It stops the itching skin. Clear, granular and antiseptic. Use it. Stop the most annoying itching in minutes. A 36¢ trial bottle, at drug stores, grocers, or mail order. Ask for D. D. PRESCRIPTION.

Appleford's

Para-Sani

You'll save its modest cost before half the roll is used. That's because this heavy waxed paper keeps left-overs fresh, moist and flavorful. Ask for Appleford's Para-Sani because of the exclusive knife edge cutter on the box.

HEAVY WAXED PAPER

Warehouses at Calgary, Edmonton, Regina and Winnipeg

THE CHINOOK ADVANCE

Published by Mrs. M. C. Nicholson every Thursday afternoon from The Advance Building, Main Street, Chinook, Alberta, and entered in the postoffice as second class mail matter.

The subscription rates to The Advance are \$1.50 per annum in Canada and \$2.00 outside of Canada.

The transient advertising rates in The Advance are—display, 40c per inch for first week and 30c for each succeeding week, providing no change is made. For heavy composition an extra charge is made for first week. Reading notices, 10c per count line. Legal advertising, 15c per count line for first week and 10c for each succeeding week. Cards of thanks, \$1.00.

Advertisements under this heading are charged at the rate of 50c for 25 words or less per week, with 10c for each additional 5 words. Three weeks for the price of two.

All letters addressed to the editor for insertion in The Advance, must be signed to show bona fides of the writer. Publication in all cases is subject to the judgment of the Publisher. We do not necessarily coincide with views expressed.

CHINOOK MARKET PRICES

WHEAT

| | | |
|------------|-------|--------|
| 1 Northern | | 61 1-2 |
| 2 Northern | | 59 1-2 |
| 3 Northern | | 57 1-2 |

OATS

| | | |
|------------|-------|----|
| 2 G. W. | | 21 |
| Ex. 1 Feed | | 17 |



CHINOOK UNITED CHURCH

Sunday January 10th
Sunday School 10.30 a.m.
Come and bring your friends in worship.

Rev. J. W. Smiley
Pastor

Motor Truck

Draying

Prompt Service.

Earl Robinson, Chinook

Printing "News"

is our

Business

Send

Yours In

CLASSIFIED ADS.

Chinook Beauty Shoppe

Marcel.....50 cts.
Reset.....25 cts.
Finger wave.....25 cts.
" (dried).....35 cts.
Shampoo.....25 cts.

Mrs. W. Gallagher Prop.

FOR SALE or TRADE

1 Pair of Light Sleighs

Apply to

J. M. Davis Chinook

See me about that Hauling

Long or Short Hauls

Satisfaction Guaranteed

L. E. MILLIGAN Chinook

Mrs. M. C. Nicholson spent the Christmas vacation at the home of her son, A. S. Nicholson, of Lethbridge.

Miss Elliott, teacher at Rearville school, spent the Xmas vacation at her home in Calgary.

The Christmas holidays saw many comings and goings of visitors from and to Chinook. Several teachers and pupils either returning to their homes here or elsewhere.

Mr. A. V. Youell received word that his mother was very ill, and left for Harris, Sask. Being relieved by R. Noden from Oyen, for a few days.

Mr. Noden was relieved by Jas. Duck.

Mr. N. F. Marcy left Saturday for Bowden, Calgary and Edmonton.

Mr. E. O. Hocart took a short holiday trip to Calgary returning Thursday.

School Concert

The Chinook Xmas Concert was held on Dec. 23rd. The program was as follows: Accordion Solo by Bernice Peterson; Play "Xmas Secrets" by the Junior Room; Song by Lorne Rideout; Play by Senior Room Sing by Allan Marr; Recitation by Murray Meeres; Song, Ma celine Butts; Recitation, Teddy Milligan; Dialogue, Room 2; Pateant, Room 2; The Truth-Telling Machine, Room 2; Folk Dancing by six girls; A Pantomime showing a boy being operated on for appendicitis; Pyramid building; Star Drill, Intermediate girls; God Save the King. There were also a number of gymnastic stunts by the senior room.

The large auditorium of the school was packed to capacity. The dance which followed the program was also largely attended. The holder of the lucky ticket for the cake donated by Mrs. Youell was Miss Mildred Milligan and the ticket for the chocolate was Mrs. U. S. Peterson.

On Monday, November 2, branches of the chartered banks throughout Canada will begin to welcome a new type of borrower. On that date, according to present plans, applications will be received for loans under the new Housing Modernization Loan plan, which is the result of co-operation between the Dominion Government and the banks. Fifty million dollars will be available for loans to home-owners who are prepared to make improvements to their properties. The success of the plan as a measure to promote recovery is now dependent on the number of home-owners who are willing to spend money on improvements and to borrow from the banks for that purpose.

Two features of the plan should make it particularly attractive to borrowers. One is the low rate of interest to be charged on loans. The other is the absence of red tape in making arrangements for the loans. On a loan run for twelve months, for example the bank will discount the borrower's note at 3 1/2 per cent. The borrower will receive \$98.75, and will pay back \$34 a month for the ensuing year. The discount rate naturally varies according to the term of the loan, but the rates have been fixed, through calculations made by Dominion Government actuaries, so that the rate on a loan of \$100 for twelve months, for example, will always be 6.32 per cent., regardless of the amount borrowed or of the term of the loan, which may be as long as 36 months. This rate compares with interest rates of from 12 to 14 per cent. charged by finance companies on installment purchases.

Loans will be made under the plan only to owners and only for the definite purpose of financing some kind of improvement that comes under the general definition of modernization. The banks, however, will not require any collateral security in the way of mortgage or lien. The application for a loan must be supported by information on which the bank manager will base his recommendation, but all information requested as pertinent to the credit-worthiness of the applicant. No questions are asked that could be construed as unusually inquisitive.

Under the definition of modernization come such projects as building a garage, re-roofing a house, putting in a new bathroom or modernizing an old one, painting, decorating, installing a new furnace, building a basement recreation room, in other words, almost anything that will give a ten-year-old house the features that today's builders are accustomed to include in new houses. Excluded from the plan are loans for buying refrigerators, stoves, radios or other removable domestic equipment. Excluded also are loans to finance building on vacant property, as these are already available under the Dominion Housing Act, and moreover they involve mortgages, a type of security on which the chartered banks are forbidden to lend. The term, dwellings, which is used in the regulations, will be broadly interpreted to include, in addition to private houses, duplexes, small apartment houses and farm houses. For example, a loan could properly be granted under the plan for the purpose of remodeling a large house into two or more apartments.

No endorsements to the note will be required, but it is probable that in the case of a loan to a married couple, both husband and wife will be asked to sign the note. In many cases, it will be found that the house is in the wife's name while it will be the husband whose income will provide the monthly repayments, so that this procedure becomes technically necessary. There is also the psychological factor to be considered, namely that the demand for modernization is likely to originate on the feminine side of the house and the bank manager will like to have some assurance that the husband is willing to put up with the temporary disturbance to his comfort that is always caused by having workmen in the house.

The Canadian plan is modelled on a similar plan that has been in force for the past few years in the United States as part of that country's National Housing Act. It is generally considered that the United States plan has been one of the most successful of the many plans adopted there to promote recovery. There are some differences between the plans of the two countries, but broadly they are the same. In the United States the maximum loan for improvements to dwellings is \$2,000, as in Canada. The average amount of all loans has been found to be about \$360, so this maximum is probably high enough. In the matter of interest rates, the Canadian borrower has a great advantage. The United States' borrower's note is discounted at 5 per cent, which is equivalent to a little less than 10 per cent. interest paid on the loan. The Canadian rate of discount is 3 1/2 per cent, is equivalent to an interest rate of 6 1/2 per cent. The maximum term of a loan is five years in the United States and three in Canada.

In both countries the government guarantees the lending institutions against loss up to a percentage of the aggregate amounts lent under the plans. The percentage guaranteed by the United States' government is originally 20 but it has been lowered to 10. The Canadian percentage has been fixed at 15. Financial institutions claim that the minimum claims under the guarantee will not exceed three per cent, and some of the housing administrators have intimated that about half of these claims are collectible. In Canada, where the population is less migratory in its habits than in the United States, there is good ground for expecting that the plan will give employment.

From the Government's point of view the chief advantage of the Housing Modernization Loan plan is the stimulus it will give employment. In the United States a total of approximately \$500,000,000 has been lent to date for home modernization purposes. The effect of such an expenditure in providing direct employment for painters, plasterers, carpenters and other workmen can readily be imagined. The banks will benefit directly through the employment of the funds but may also expect indirect benefits as the new business created by modernization projects makes it necessary for commercial borrowers to increase their loans.

Millions of "Little Savings" Make Up Life Insurance

LIFE INSURANCE ASSETS—large in the aggregate—actually consist of the "little savings" of more than 3,500,000 Canadian policyholders. The great majority of these policyholders are men and women of moderate means, whose thrift often involves personal sacrifice.

Sharing in the protection and financial security of Life Insurance, are people from every walk in life—including thousands upon thousands of wage earners whose individual savings are necessarily small. That is why Life Insurance is rightly regarded as Canada's greatest co-operative enterprise.

Consider what *your savings* in Life Insurance mean to you and your dependants, in protection and peace-of-mind. Then you can realize what millions of similar savings mean to the people of Canada.

These combined savings in Life Insurance, which total more than Two Billion Dollars, are invested so that every obligation to policyholders and beneficiaries may be promptly and fully met.

Day after day, year after year, "little savings" in Life Insurance accomplish great things in aiding the widows and fatherless—in educating children—in making older men and women financially independent.

Life Insurance



Guardian of Canadian Homes

Mr. N. D. Stewart was a Calgary visitor last week.

Miss C. Dressel, of Morrin, visited at her home here over the holiday.

Mr. and Mrs. Jas. Aitken of Kirkcaldy spent the Xmas vacation at the home of the latter's parents, Mr. and Mrs. W. S. Lee.

Mr. Jas. Peyton is receiving congratulations on the birth of a daughter at Calgary. Mrs. Peyton and baby, Patricia, returned Tuesday morning.

Mr. F. Otto had a slight paralytic stroke on Thursday morning. Dr. Essler is in attendance.

Miss Irene Shire returned to resume her duties at Normal school, Calgary, after spending her vacation with her parents.

Gordon Coutts who has been taking treatments for several months at the junior Red Cross Hospital, Calgary, returned to his home here Tuesday morning, much improved in health.

SOIL DRIFTING CONTROL ON THE REGINA PLAINS

The soils on the Regina Plains are heavy clay in texture and high in fertility and drought resistance. These and other characteristics make them one of the best wheat lands on the Prairie.

Unfortunately these soils slake down very readily under the influence of cultivation and the weather and are therefore very susceptible to soil drifting. Tillage methods which aim to create a lumpy structure are therefore generally unsatisfactory, for if lumps are formed in the fall slaking down to a fine loose surface material will result before the advent of spring during which period drifting is usually the most serious. Except to control perennial and winter annual weeds tillage of fallow towards the end of September or later should be avoided so that the land may be allowed to settle.

In preparing fallow for seeding it is advantageous to work for a cloddy condition. Most surface tillage implements are satisfactory for this purpose, provided moist soil is near the surface to be turned over to bake and resist the wind action for a short time. Under dry conditions, however, and without additional protection surface tillage implements often only further pulverize the surface and aggravate the situation. When a field has thus started to drift plowing or furrows at right angles to the wind is often effective.

Because of the crumbly nature of the soil crop residues afford a much greater protection than a cloddy surface. A plowless fallow is particularly useful in that it leaves the stubble at the surface for protection. The degree of control depends upon the pressure of a heavy stubble, preferably combine stubble, and the least number of tillage operations consistent with effective weed control for moisture conservation.

Sowing cover crops on about August the first has proved to be a very important reason for this is that crop growth is obtained but the method involves some expense in seed and summer droughts may sometimes destroy the cover crop. Provided growth does not exceed the height of about five inches loss of moisture used off the

Miss Jessie McNabb spent the holiday with her mother returning to Irricana this week.

Mr. P. R. Dobson and two children were Christmas visitors at the home of her parents, Mr. and Mrs. F. Otto.

Miss Marjorie Thomkins, teacher at Hemaruka, spent the Xmas vacation with her parents, Mr. and Mrs. W. J. Thomkins.

Robert Harrington while returning from the Rearville school concert on horse back, when his horse stumbled throwing him off, his hip was quite badly injured.

Mr. Don Robertson of the Rearville district was quite ill last week, but we are glad to report that Dr. Essler soon fixed him up and he returned to his home.

Fallow has been found to be insignificant. Strip farming combined with proper cultural methods is, however, the most reliable insurance against the dangers from soil drifting. Farmers of the Regina Plains, however, have so far been hesitating in undertaking this method of farming. Possibly the most important reason for this is that crop losses in this area have, generally speaking, not been very great to offset what inconspicuous there may be in strip farming under these particular conditions.